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"This document contains the provisions of the Income-tax Act, 2025, as amended by the Finance Act, 2026 & Taxation and Other Laws (Amendment) Act, 2026."

FAQs for Senior Citizens

Q1. What are the benefits available to a senior citizen and super senior citizen in respect of tax rates?

Senior citizens and super senior citizens are granted a higher exemption limit than normal taxpayers. The exemption limit is the income quantum up to which a person is not liable to pay tax. The exemption limit granted to senior citizens and super senior citizens for the tax year 2026-27 is as follows :

Senior citizen	**Super senior citizen**
A senior citizen is granted a higher exemption limit compared to non-senior citizens. The exemption limit for the tax year 2026-27 available to a resident senior citizen is Rs. 3,00,000. The exemption limit for non-senior citizen is Rs. 2,50,000. Thus, it can be observed that an additional benefit of Rs. 50,000 in the form of higher exemption limit is available to a resident senior citizen as compared to normal tax payers.	A Super senior citizen is granted a higher exemption limit compared to others. The exemption limit for the tax year 2026-27 available to a resident super senior citizen is Rs. 5,00,000. The exemption limit for non-senior citizen is Rs. 2,50,000. Thus, it can be observed that an additional benefit of Rs. 2,50,000 in the form of higher exemption limit is available to a resident super senior citizen as compared to normal tax payers.

Note: The above higher exemption limits are available only under the normal tax regime. Under the default tax regime of section 202(1), the exemption limit is Rs. 4,00,000 for all individuals, irrespective of their age.

Relevant Content

Section - 403

Section - 263

Q2. At what age will a person qualify as a senior citizen and super senior citizen under the Income-tax Law?

Before understanding the age criteria, it is important to note that the tax benefits offered under the Income-tax Law to senior citizens/super senior citizens are available only to resident senior citizens and resident super senior citizens.

In other words, these benefits are not available to a non-resident even though he may be of higher age. The age and other criteria to qualify as a senior citizen and super senior citizen under the Income-tax Law are as follows :

Criteria for senior citizen	Criteria for super senior citizen
Must be of the age of 60 years or above but less than 80 year at any time during the tax year.	Must be of the age of 80 years or above at any time during the tax year.
Must be resident	Must be resident

Relevant Content

Section - 403

Section - 263

Q3. Are there any special benefits available under the Income-tax Law for senior citizens?

Yes, the Income-tax Law very well takes care of the nation's senior citizens by offering them several tax benefits. In this part, you can gain knowledge of various benefits offered by the Income-tax Law to senior citizens.

Relevant Content

Section - 403

Section - 263

Section - 393

Section - 127

Q4. Is a super senior citizen granted exemption from e-filing of the income tax return?

A super senior citizen filing his return of income in Form ITR 1/4 can file it in paper mode; for him, filing ITR 1/4 (as the case may be) is not mandatory. However, he may go for e-filing if he wishes.

Relevant Content

Section - 403

Section - 263

Section - 393

Section - 127

Q5. Is a Resident senior citizen granted exemption from payment of advance tax?

As per section 404, every person whose estimated tax liability for the year is Rs. 10,000 or more shall pay his tax in advance as "advance tax". However, section 403 gives relief from payment of advance tax to a resident senior citizen. As per section 403, a resident senior citizen (i.e., an individual aged

60 years or above during the relevant tax year) who has no income from business or profession is not liable to pay advance tax.

Relevant Content

Section - 403

Section - 263

Section - 393

Section - 127

Q6. What are the benefits available with respect to interest on deposits in case of senior citizens?

Section 153(1)(*b*) of the Income-tax Act, 2025 gives provisions relating to tax benefits available on account of interest income from deposits with banks or post office or co-operative banks of an amount up to Rs. 50,000 earned by the senior citizen (i.e., an individual of the age of 60 years or above). Interest earned on savings deposits and fixed deposits shall be eligible for deduction under this provision.

Section 393(1) [Table S. No. 5(*ii*) & (*iii*)] of the Income-tax Act 2025 gives corresponding provisions that no tax shall be deducted at source from payment of interest by a bank, post-office, or co-operative bank to a senior citizen up to Rs. 1,00,000. Therefore, the limit is to be computed for every bank individually.

Relevant Content

Section - 403

Section - 263

Section - 153

Section - 393

Q7. What are the benefits available in respect of expenditure incurred on account of medical treatment of specified diseases on treatment of a senior citizen?

Section 128 of the Income-tax Act, 2025 provides for various tax benefits available on account of expenditure incurred on medical treatment of specified diseases.

Relevant Content

Section - 403

Section - 263

Section - 393

Section - 127

Q8. What are the benefits available in respect of expenditure incurred on account of medical insurance premium/ medical expenditure to a senior citizen and on account of?

Section 126 of the Income-tax Act, 2025 sets out various provisions relating to tax benefits available for the payment of medical insurance premiums and related items.

Relevant Content

Section - 403

Section - 263

Section - 393

Section - 127

Q9. Is a senior citizen exempt from filing an Income Tax Return (ITR)?

Section 393(1) [Table S. No. 8(*iii*)] provides relief to senior citizens (whose age is 75 years or more) and reduces the compliance burden on them.

This provision requires a banking company to deduct tax under this provision if the deductee is maintaining an account with it in which he is receiving his pension income. The tax is required to be deducted under this new provision if the recipient is a resident individual whose age is 75 years or more at any time during the year, and the following conditions are fulfilled:

a) Total Income of the deductee consists only of income in the nature of pension and interest received or receivable from any account maintained with the deductor (such bank); and

b) Deductee has furnished a declaration to the deductor containing the prescribed particulars.

If the above conditions are satisfied, the deductor shall compute the income of the deductee after giving effect to the deduction allowable under Chapter VIII and the rebate under section 156. Tax on such income is required to be deducted on the basis of rates in force.

If tax is deducted from the income of such a senior citizen, he shall not be liable to furnish the return of income for the tax year in which tax has been deducted.

Relevant Content

Section - 403

Section - 263

Section - 393

Section - 127